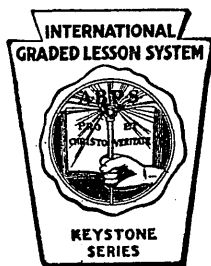


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# CHRISTIAN STEWARDSHIP

A COURSE FOR SUNDAY SCHOOL CLASSES,  
BROTHERHOODS, YOUNG PEOPLE'S SOCIETIES

Prepared by EDWARD B. POLLARD, D. D.

Edited by W. EDWARD RAFFETY, D. D.

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PHILADELPHIA

THE JUDSON PRESS

BOSTON

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KANSAS CITY

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TORONTO



*Keystone Elective Course for Young People and Adults*

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*Based on Outlines Released by the International Sunday School Lesson Committee*

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## FOREWORD

The purpose of this course is to make clear, if possible, the true relation of the individual to his Maker and Redeemer in the matter of possessions of all kinds; to foster the sense of personal responsibility for the proper use and administration of personal talent, strength, time, money, and all forms of wealth. In order to cultivate and deepen the conviction of trusteeship in regard to all human powers and possessions, it is proposed to consider the meaning and the basis of stewardship, the biblical ideals behind this doctrine as presented in the Old and New Testaments, particularly in the teachings of Jesus, that we may apply these Christian principles to the various fields of human activity.

It has become increasingly clear that Christians in general have but very meagerly applied the principles of their religion to the field of wealth; and that we need to restudy the principles of Christ in this matter and apply them more conscientiously, if we are to realize the highest development of individual character, and speed the coming of Christ's reign over the affairs of men. Such a study, therefore, should stimulate a nobler and broader type of consecration, a higher order of beneficence, and aid to a saner method of individual giving, and of group effort in spreading the work of the Kingdom throughout the earth. It is quite manifest that neither the niggardly dribble nor the frantic drive will prove adequate to achieve the church's modern world-task. The mobilization of all the resources in the hands of God's people, in steady, persistent pressure, alone is adequate for the achievement of the Master's program of conquest and service.

The conception of stewardship, frequently expressed by the Master as he expounded the relation between the human servant and his divine Lord, is one the contemplation of which should be highly suggestive and worthful in an age when the romantic and the dramatic in religion is yielding to the common sense and practical.





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# CHAPTER I

## THE PURPOSE OF LIFE

### BIBLICAL BASIS

Ephesians 2 : 8-10; 2 Timothy 3 : 14-17; Titus 2 : 11-14

### INTRODUCTION

Tragedy of tragedies is the purposeless life. "Every man's life a plan of God," is the vital truth forced home in the famous sermon of Horace Bushnell. What is the purpose of God in every human life? No doubt there is, in the thought of the Creator, both a general purpose for all mankind alike, and a peculiar plan for each individual. It is important that we discover not only God's mind as to his creatures in common, but also his call to each individual to help God realize his purpose in the personal life of each. There is a sense in which the entire race is wrapped up in one common destiny, and a sense in which no two of us may follow the same plans and specifications. The high art of living consists largely in interpreting God's thought concerning us.

When stamping his image and superscription upon us, he sent us into the world with untold possibilities, but with everything to learn concerning ourselves and the wonderful universe of persons and things with which he has seen fit to environ us. It is our first, our comprehensive, and, we may say, only purpose in life to relate ourselves properly to our total environment, material, human, and divine. This is life. Its full and ample realization is the abundant life of which Jesus spoke. (John 10: 10.)

Fortunately, for each individual there is available, for his guidance, the revelations and experiences of the past to aid him in rightly relating himself to life's manifoldness and the fitting of himself into the benign purposes of God in the realm of material goods, human relationships, and divine fellowship.

## I. LIFE'S IDEALS

That any life may be purposeful, there must of course be some commanding ideal, or ideals, about which all actions tend to nucleate, and which are the inspiring motive for all efforts and conduct. Ideals have to do with persons. In developing life's purposes there are three persons involved—God, self, and the other fellow; and one's ideas of the relations of these, each to the other, will determine what sort of plan is worked out for the life.

One may put self in the center, and then from this ego-centric view-point look out upon the world of men and things and evaluate all from this single angle. We are told that Satan tried to tempt Jesus to "look out for number one," as he faced life's ministry. "Turn these stones into bread"; feed himself first; use his divine powers selfishly. The answer came, "Man shall not live by bread alone," but by obedience to God's purposes.

1. **Self-realization**, to be sure, is among our first duties. This, however, is very far from selfishness. It is impossible to realize one's best selfhood by either selfishness or by attempting directly to achieve one's self-development. Some things are hit best by not aiming at them. The finest qualities in character come as by-products; indeed, it may be said that character itself is attained not in an effort to win it, but as a certain and natural result of self-forgetfulness. Self-consciousness is fatal to any great deed. It is only when we lose ourselves that we find ourselves; and this is true in that less positive side of the problem of living which we term self-forgetfulness, as well as in that more positive self-giving which we usually call self-sacrifice. You may recall those quaint lines:

"The centipede was happy quite,  
Until a toad for fun  
Said, 'Pray, which leg comes after which?'  
Which wrought his mind to such a pitch  
He lay distracted in a ditch  
Considering how to run."

2. **There must be adequate self-expression**, if one would realize his best selfhood. God, being a person, found it a necessity of his nature to express himself. So he created nature and man, through which he might manifest his wis-

dom, his power, his beauty, and his love. When we say God has revealed himself, we mean that the Maker has expressed his character and will through the things he has made; just as any piece of work or of art is an expression of the mind and genius of the person who created it. The significance of this for us is that it is through the created things, in part, at least, that we must express ourselves and develop our characters. We are told that in the beginning God turned over to man all other creatures and objects, and said, "These are yours—subdue and have dominion" (Gen. 1: 28). "He hath put all things under man's feet" (Ps. 8). In other words, God has turned over to us certain valuable assets to administer; and that for a twofold purpose, self-realization and service. Fortunately, these two are not incompatible the one with the other, but perfectly harmonious. For we come to our best selves in the association with others and in service for others.

**3. We are thus led to another of life's ideals.** This is social. The conception was continually upon the lips of our Lord when he spoke of the Kingdom of God. There can be no adequate self-expression apart from life in the Kingdom of God.

By this is meant that God's will must be supreme. In whatever sphere or relation of life his will has become the controlling law of conduct, there is set up the Kingdom of God. The dominant social purpose for every Christian is to realize God's Kingdom among men. The answer to the question, "What is the chief end of man?" given in one of the best-known catechisms is, "The chief end of man is to glorify God and to enjoy him forever." Implicit in this answer there may be possible all that a full Christian definition would require, but certainly all is not clearly expressed there. To glorify God, one must recognize the demands that his brother makes upon him. The ideal of Christian brotherhood is necessary to an adequate self-expression or self-realization. One may not think of enjoying God forever unless one's brother is also brought to participate in that joy of fellowship with the Father. The good poet is right in discerning that heaven's gate is closed to him who comes alone.

**4. Brotherhood, therefore, is an ideal without which no life can realize the purposes of God.** "He that loveth not his brother whom he hath seen, cannot love God whom he hath not seen. And this commandment we have from him, that

he who loveth God, love his brother also" (John 4: 20f.). Brotherhood is one of the primary truths of the gospel. All have one Father, even God, and all are brethren. Jesus Christ the Redeemer is our Elder Brother. This lesson of brotherhood, though primary, has been one of the most difficult lessons to learn. We may not be too severe on the first son, who asked, "Am I my brother's keeper?" for, being the first son, he had everything to learn concerning sonship and brotherhood. He rose up and slew his brother, and became the first murderer, a fratricide. But all murder is fratricide. Mr. Utterson, in "Dr. Jekyll and Mr. Hyde," affirmed that he was afflicted with the heresy of Cain—he was willing for his brother "to go to the devil in his own way." We may be lenient with the first brother, who, having no racial experience, nor Christian revelations to guide him, rejected his responsibility for his brother's keeping; but what shall we say of one who, after these long years of grace, repudiates the doctrine of brotherhood or asks with easy indifference, "Am I my brother's keeper?"

**5. This brotherhood conception of life is an inclusive ideal.** It takes in every area of privilege, opportunity, talent, and possession in its demands, even as it includes every race, color, and condition of humanity in its scope and operation. It is easy to love the lovely, the nice people of our own sort and kindred. But the unlovable, the mean and lowly, the sordid and selfish, those that are unlike us in all the outward appearances, the ways of thinking, and the habits of life—can we call them brothers and be ready to put our best resources at their call? The principle lying in the personal question of the apostle John is a far deeper one than that of relieving a temporary bodily distress by a single act of charity when he writes: "But whoso hath the world's goods and beholdeth his brother in need and shutteth up his compassion from him, how doth the love of God abide in him?" (1 John 3: 17).

## II. SYSTEM IN REALIZING LIFE'S PURPOSE

Having seen that life must be purposeful, and that God's idea for us cannot be realized apart from certain controlling ideals, such as the need of adequate self-expression, and that this self-expression must be aimed at, not selfishly, but associatively, in the life of the Kingdom of God; that this King-

dom ideal involves not only the doing of God's will, but the recognition of men as brothers, and that this brotherhood is all-inclusive, both as to its human reach and as respects the resources and possessions to be used in its expression, we advance to the additional truth, namely, that

**These life-ideals must be consistently, systematically aimed at and practised till they become of the very texture of life itself.** The freshman who placed on the wall over his study-table the cryptic letters F. H., puzzled all his classmates for four years as to their meaning till the end of the course and First Honors were his. Then they knew the power of an ideal consistently held up and systematically striven after.

God is a God of order and not of confusion. So an unplanned life will be almost surely an unsuccessful life. The apostle Peter counsels: "Gird up the loins of your mind." Ungirded, unsystematized living is sure to be impotent and wasteful. To say that we must have a plan in our lives does not mean that God does not frequently lead us into ways and to destinations which were not at all what we had mapped out. But it does mean that we are called upon to prepare ourselves, as best we may, for whatever paths God may see fit to direct.

The force of this truth may be better discerned by putting together the three important passages of Scripture which form the basis of our present lesson: "For by grace have ye been saved through faith; and that not of yourselves, it is the gift of God; not of works, that no man should glory. For we are his workmanship, created in Christ Jesus for good works, which God afore prepared that we should walk in them" (Eph. 2: 8-10). That is, we were

**Created for a purpose—good works;** and it is for this that the necessary grace and faith were given us by the Creator, so that we cannot boast of our own works, but rejoice in working with God and for God. Looking to this end—that is, efficient service in doing the will of God—the Holy Scriptures were given "for teaching, for reproof, for correction, for instruction which is in righteousness; that the man of God may be complete, furnished completely unto every good work" (2 Tim. 3: 16, 17). That is, preparation, equipment, discipline are necessary in an effective carrying out of the divine purpose in us. Not only that, but self-denial, sober and righteous living are necessary if our lives are to be regulated by the "great God and Saviour Jesus Christ," who

gave himself for us that he might redeem us from all iniquity and purify unto himself a people for his own possession, zealous of good works. (Titus 2: 11-14.)

### QUESTIONS

1. What is the comprehensive purpose of every human life?
2. What is the place of right ideals in the making of a life?
3. Name some of the important ideals that must shape a truly purposeful Christian life.
4. What is the place of system in working out life's purposes?

### HELPFUL READING

Henry Churchill King's "Rational Living," pp. 118-124.

Charles Rufus Brown, "The Modern Man's Religion," Chapter V.

Francis G. Peabody, "The Religion of an Educated Man," Chapter III.

Edward Scribner Ames, "The Higher Individualism," Chapter I.



# CHAPTER II

## THE MEANING OF STEWARDSHIP

### BIBLICAL BASIS

Acts 20 : 24; 1 Corinthians 9 : 16-27

### INTRODUCTION

The idea of stewardship is a familiar one in Scripture. It was frequently upon the lips of Jesus. In Palestine it was not uncommon for a man of wealth to commit his business or a portion of it to another to administer. Abraham had one Eliezer as steward of his house (Gen. 15: 2), and it was said that "all the goods of his master were in his hand" (24: 10). Joseph, too, had a steward over his house. (43: 19.) A steward, then, is one entrusted with the administration of affairs not his own. He is manager for another. He is a trustee. He has charge of values which he himself did not originate, but for the care and use of which he is responsible, and for which he must give an accounting.

### I. THE RIGHT OF APPOINTMENT

We have already seen, in the previous lesson, that in creating man and the material universe with which man was environed, God was expressing himself in finite terms, and for a divine purpose. Of all created things, however, man alone was made "in the image of God" (Gen. 1: 27). He alone was given to have dominion over the rest of creation. (Gen. 1: 29.) The psalmist put it poetically:

"Thou makest him to have dominion over the works of thy hands;  
Thou hast put all things under his feet:  
All sheep and oxen,  
Yea, and the beasts of the field,  
The birds of the heavens, and the fish of the sea,  
Whatsoever passeth through the paths of the seas."

—Ps. 8: 6-8.

The early story in Genesis beautifully expresses the relation of God, man, and nature in the words, "And Jehovah God took the man and put him into the garden to till (or dress) and keep it" (Gen. 2: 15). God did not give him a deed to the land; he was, however, to take care of it for its creator and owner; and it is quite significant that because of a violation of the trust, in the appropriation to themselves of what God had withheld, the first parents brought upon themselves disgrace and confusion. They proved themselves unfaithful trustees, and so were driven out. The permanent moral lesson is quite clear. God does turn over to man the management of both himself and physical nature, as far and as fast as it can be mastered by him. If man cannot, or will not, master and use his own powers in accordance with God's will; if man fail to administer material possessions for his glory, the divine plan and appointment for man fails.

### II. THE PURPOSE OF APPOINTMENT

The purpose of God in appointing man to stewardship is threefold, lying entirely in the sphere of personality.

**1. First, God himself wishes to realize certain ends in creation,** which, as we have seen, is an expression of himself, his workmanship, made to bring to pass far-reaching cosmic redemptive purposes. Without our cooperation, these aims may be thwarted; by our help they may be achieved. There is a sense, then, in which God cannot get along without us. He has chosen not to do business in this world without our cooperative help.

There are three relationships we might imagine our holding with God in his purpose to do business in the world: that of employer and employee, that of partnership, and that of trusteeship or stewardship.

God has furnished all the capital and the raw material, but he has not made us simply employees. The saying of our Lord to his disciples might be quoted as revealing the spirit of the Father in this matter: "I have not called you servants." Nor has he made us partners in business—though there is a sense in which this term might convey an important truth. We sometimes speak of God as "our silent partner." But partnership involves a certain equality, both as to capital placed in the business, responsibility in planning the business, and rights of equitable division of the profits. But God has

## THE MEANING OF STEWARDSHIP

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made us stewards—to conduct his business for him. “Occupy till I come.” There are two words in the New Testament rendered steward. The more common is *oikonomos*, from which our word *economics* is derived, and means one who is entrusted with the management of a house or of a household. The other word, *epitropos*, signifies one to whom something has been turned over to manage, as an overseer. Both words suggest the same relationship. God owns; we operate for the owner. The owner’s interests are paramount. Paul’s words to the Ephesian elders carry completely the spirit of the steward toward the Master-owner, “I hold not my life of any account as dear unto myself, so that I may accomplish my course, and the ministry which I received from the Lord Jesus, to testify the gospel of the grace of God” (Acts 20: 24).

**2. Since God wills that his business be operated not selfishly—that is, not simply and solely for his own glory—but for the good of all, he expects the steward to think of his fellow men in the conduct of the trust. God’s glory is best attained through the realization of man’s highest welfare. The Divine Owner has no interest incompatible with man’s supreme good. Were there such a conflict, man must need yield his interest to that of his Lord and Master, who is Creator and Owner of all things. But fortunately there is no such clash of interests. God is best glorified when man is best served.**

There must be in every steward therefore not only the continual consciousness of his relation of responsibility to the owner, but of his relation to his fellows, whose good must be continually kept in mind. The famous remark of a certain railroad president of a generation ago, “The public be damned,” seems like ancient history indeed, so far have public service corporations moved forward toward the recognition of the stewardship of service since those words were uttered.

Doubtless much still remains to be learned; but that the principle of service is being more and more fully admitted in all the leading lines of industry, is an encouraging sign of progress toward the Christian ideal. Mr. Statler, the widely known operator of hotels, raised the question, “What does the hotel man sell to the public?” and answered it, “Not food, not lodging—but service.” When John W. Foster was American representative in China, someone asked

him, "What right have these American missionaries to come over to this people and try to give them the Christian religion?" He replied, "It is the right of the man who has something too good to keep." This was the spirit of the apostle Paul in the lesson text: "Necessity is laid upon me; for woe is me if I preach not the gospel. . . I have a stewardship entrusted to me" (1 Cor. 9: 16f.). It was for this reason that he adapted himself to all that he might the better serve all. (Ver. 19-22.)

**3. The third person to be considered in the stewardship arrangement is the steward himself.** The Owner has entrusted the management of the estate to him as the best means of his own development. There is a beautifully suggestive touch in the Genesis narratives of creation, where we are told God brought the animals before Adam that he might give names to them; giving the first lesson in science, shall we say? At any rate, one of God's ways of educating man is to put him in possession of the world of things, asking that he master them, use them rightly, administer them for his Maker and his brothers. By so doing, man, the steward, also attains to his best in character and life. The world is one great kindergarten in which each generation is set to learn the lessons it can teach him. "I read thy thoughts after thee, O God," exclaimed the reverent astronomer. The Greeks thought of the material universe as "the great cosmos," and each individual soul as "a little cosmos," each wonderfully made and adapted to the other. As Wordsworth put it:

"How exquisitely the individual mind to the external world  
Is fitted, and how exquisitely too  
The external world is fitted to the mind."

God would school us in this effort to understand, master, and administer the world about us.

Happily, just as God the Creator and Owner of all is best glorified in having the steward serve his brother through his trusteeship, so the steward comes to his highest self-advancement through aiming to glorify God in the service of his fellow men. That is, there is no conflict of interest between the three personalities involved in stewardship. The divine glory, the human welfare, and the self-realization go on harmoniously together.

### II. THE SCOPE OF THE STEWARDSHIP

If, then, the steward is a coworker with God in this high plane of life and service, it is natural to ask, What are the chief means by which all is to be done? What is the scope of the stewardship? What are the possessions committed to him as trustee? Over what is he a steward?

This is not difficult to answer. The reply can be summed up in one word, Everything. That is, all that we are and all that we have, we hold in trust for Him. We may use the word possessions as an all-inclusive term. There is a difference between ownership and possession. God owns, the steward holds in possession. Stewardship, then, embraces our own personality, our powers, our talents, our opportunities, our time, our acquirements, our achievements, our material wealth, our influence, our all. When we use the figure of stewardship, we are simply trying to express in a concrete, human way the Christian interpretation of life. It is much more than a method of giving; it is a way of thinking of God, of life, and of duty. It is primarily an attitude of soul, which can but find expression in all the ranges and relationships of life. What a privilege we have of laying out all we have and all that we are, for achieving the holy and redemptive purposes of God.

### QUESTIONS

What is a steward?

Why has God the right to appoint us stewards?

What is the difference between a steward and other forms of business relationship?

Who are the three personalities involved in the stewardship?

What should the arrangement mean for each?

What is the range or scope of this stewardship?

### HELPFUL READING

Agar, "The Stewardship of Life," Chapter II.

Calkins, in "Modern Stewardship Sermons," III.

Rose, in "Modern Stewardship Sermons," XVIII.

# CHAPTER III

## THE BASIS OF STEWARDSHIP

### BIBLICAL BASIS

Luke 19 : 1-10; Romans 15 : 2; 1 Corinthians 10 : 31-33

### INTRODUCTION

Upon what does the doctrine of stewardship rest? Every sound doctrine of life, like every secure structure, must have a sure foundation. Are we here dealing with a mere figure of speech? In treating of spiritual verities, or even in conceiving of them, it is necessary to take some every-day, homely, human term, and run it out into the spiritual realm, seeing the unseen through it. The parables of our Lord were efforts of this sort—to interpret picturesquely some of life's truths and duties which otherwise we might not see so clearly. His repeated use of the illustration of the man who committed his money, his household, or his goods to another to administer, indicates the importance of the lessons which lie in these parables of stewardship. What, then, is the basis of this doctrine, which is really a philosophy of life?

### I. THE DIVINE BASIS

The primary ground of stewardship has already been hinted at in the two previous lessons. Here is a creature, stamped with the divine image, with powers of body, mind, and heart with which the Creator freely endowed him. Here is the round rich world into which his lines have fallen—a wealth of fellowship, of unfailing beauty, of unfathomed stores of material good. Here, then, is discovered the first basis of stewardship—the Creator's endowment and endowment, fully committed to us "to have and to hold" for him. "We brought nothing into this world." "What hast thou that thou hast not received?" All the land is God's. (Lev. 25: 23.) All gold and silver belong to him. (Hag. 2: 8.) All living creatures are his. (Ps. 50: 10.) Heaven and earth were

made by him and belong to him. (Gen. 1:1; Ps. 24:1.) "The earth is the Lord's and the fulness thereof." Every good and perfect gift is from him. (James 1:17.) Man was commanded to take possession, control, and use—but not to own. (Gen. 1:28.)

**Furthermore, man himself is God's.** "As I live, saith the Lord God, . . . all souls are mine" (Ezek. 18:4). He has furnished all human talents—even "the power to get wealth" (Deut. 8:18). If in addition to this general ownership through creation and divine care in Providence, we have given ourselves to God by faith in Jesus Christ, we are doubly his. "Ye are not your own; ye have been bought with a price" (1 Cor. 6:19, 20).

## II. THE INDIVIDUAL BASIS

We may now look at the matter from the side of the individual man to whom this call to stewardship is given. The favorable response comes through the sense of gratitude to the bountiful Benefactor—the One who has "made the world and all things therein, seeing that he is Lord of heaven and earth . . . and giveth to all life and breath and all things" (Acts 17:24-26).

**There is probably no more common sin than that of ingratitude**—especially ungratefulness to God. Toward God, thanksgiving is preeminently thanks-living. "Bless the Lord, O my soul, and all that is within me bless his holy name." "Thanksgiving Ann" may have been much interrupted by her many cares and obstacles, but she always managed sooner or later to burst forth with her completed, "Thanksgiving and the Voice of Melody." The first response to God's commission to become a trustee of his manifold gifts and graces is that of the grateful heart.

"We give thee but thine own,  
Whate'er the gift may be.  
All that we have is thine alone,  
A trust, O Lord, from thee."

This sense of gratitude should also extend to past generations, who have transmitted to us all the wealth of their effort and experience, without which we should be poor indeed. Try to think for a moment what it would mean for each

generation to be compelled to begin all knowledge and achievement anew, without the accumulated intelligence and wealth of science, art, literature, custom, law, and material possessions. Without chance of compensation from us, our forefathers emptied the riches of their attainments into our laps. We begin not where they began, but where they left off. "Others have labored, and we have entered into their labors."

**So also society contributes an incalculably large part of the opportunity for the success of each individual.** "One man is no man." On a lonely island nothing is of value to Robinson Crusoe except just such things as make for his own personal sustenance and comfort. As soon as Man Friday arrives, values double; and values will rise with the increase of population. Society furnishes the market, the demand for our goods, whatever they may be. A famous philanthropist and student of economics changed his whole view of wealth by having made a large profit on the sale of some city lots, which only a few weeks before he had purchased. "I have not turned over my hand," said he to himself, "and yet I am many thousand dollars wealthier. Whose is the money?" He concluded that society, not he, had earned the increment. It is the presence of other people about us that gives value to our possessions. We can readily see the justification of the apostle's injunction, that man has no right to please himself simply, "but his neighbor" (Rom. 15: 2).

**Stewardship is grounded not only in the feeling of gratitude to God and our fellow men, without whom there would be no values; but also in the sense of loyalty.** Loyalty is one of the finest of human traits. Professor Royce, late of Harvard, sets forth a whole philosophy of life about this virtue. It is fidelity; but it is more. It is fidelity touched by emotion. One may be faithful to a trust simply as a trust. Loyalty goes out toward a person. God is not only owner of what is committed to us, but, as Doctor Agar is fond of saying, is Father-Owner. One has imagined a conversation between the angel Gabriel and the Master. Said the angel, "Master, you suffered and died for the whole world, did you not?" "Yes," replied Jesus. "Does the whole world know about it?" "No, only a few in Palestine as yet." "Well, Master, what is your plan?" "I asked Peter and John and James and a few more to tell others, and to tell them to tell others, and so on till everybody knows about it." "But



suppose they fail you, what is your plan?" "Gabriel," said Jesus, "I have no other plan—I am counting on them." Loyal response to such marvelous confidence should be men's joy.

The trust is seen to be the more wonderful in that the Owner exacts from us no tight-drawn contract, no formal bargain. He puts us in possession and trusts us. There should be no stronger appeal to our sense of honor. To betray such confidence is to debase ourselves, as well as dishonor Him.

**The sense of being a fellow worker with God is another element in the relation of stewardship.** Only God could have conceived of a mighty world task like that being projected, and as yet only partly achieved. There is a sense in which the world is still in the making; and God joins with himself his creature man to aid him bring into being the world that is to be. The wilds of the forest and the oozy marsh, the tillable surfaces of the ground, and the hidden treasures of ore in its bosom—all these are to be brought out to realization of the undeveloped wealth and beauty. The Owner would see the wilderness rejoice and blossom as the rose, and every desert place be glad. The Maker loves to see the raw material of his universe turned into higher values for mankind by man's industry. This is a part of man's stewardship.

**There is also the realm of undeveloped mind, which the Maker would have us develop in cooperation with him.** Science, art, philosophy, learning of all sorts "are but broken lights" of him who would have

"Knowledge grow from more to more—  
But more of reverence in us dwell."

All inventions and discoveries that make for human welfare are the result of working with God in the spheres of mind and matter, for the benefit of the race. George Eliot puts these truly noble words into the mouth of Stradivarius, famous maker of violins:

"When any master holds  
'Twixt chin and hand a violin of mine,  
He will be glad that Stradivarius lived,  
Made violins, and made them of the best.

The masters only know whose work is good;  
They will choose mine; and while God gives them skill,  
I give them instruments to play upon,  
God choosing me to help him."

**But the moral and spiritual values are also to be developed.** Here, preeminently, must man be conscious of his cooperation with God. Man's conscience and his consciousness of God need to be developed, purified, directed. Here is a gold-mine to be worked—whether we think of the primitive and backward races, or the morally and spiritually belated souls about us, or the ever newly oncoming crop of childhood and youth that need to be cultured for God to their highest reach of spiritual life and power. An ignorant, superstitious, and lost world cries out for the fellow helper, even as the apostle wrote, in the words of our lesson text: "Whether therefore, ye eat or drink, or whatsoever ye do, do all for the glory of God. Give no occasion of troubling either to Jews or to Greeks, or to the church of God: even as I also please all men in all things, not seeking mine own profit, but the profit of the many, that they may be saved."

### QUESTIONS

What is the basis of stewardship from God's side? From man's side?

What is the place of gratitude in stewardship? Of loyalty? Of cooperation?

### HELPFUL READING

Cushman, "The New Christian." Study III.

Laegeler, "Stewardship Principles and Programs," I.

# CHAPTER IV

## THE LEGAL IDEAL OF STEWARDSHIP

### BIBLICAL BASIS

Leviticus 27 : 16-33; Deuteronomy 14 : 28, 29; Malachi 3 : 10

### INTRODUCTION

No one had explicitly used the word steward to set forth the duty we owe to God in the administration of the affairs of this life till it fell from the lips of Jesus. Yet the principle of stewardship may be seen even in the laws of the people of Israel, as disclosed in the books of Moses. In the educative process, law comes before the voluntary principle. The lower a people in the stage of moral development, the greater the need for legal regulation. Freedom comes with increase of self-control. When the law is written on the heart, there is less need for statutes. The Hebrew people were very far in advance of contemporary nations in the justice and humanness of their laws, as the moral quality of their conception of Jehovah surpassed that of the heathen divinities of the peoples about them. We shall consider some of the Old Testament laws as they indicate the ideal of stewardship in the life of Israel, particularly the laws of land tenure, of sacrifice, and of the tithe.

### I. THE LAW OF LAND TENURE

We have no way of knowing exactly how the land of Palestine was originally parceled out. We are clearly made to understand that that land—like the whole earth, as Israel later came to know (Ps. 24: 1)—belonged to Jehovah, and that he would give it to Abraham and his descendants forever. (Gen. 12: 1-7; 2 Chron. 20: 7.) When, led out of Egypt by Moses, the people at length came to the land of promise to possess it, we are told the land was parceled out by lot. (Josh. 18 and 19.) But this doubtless applied to tribal rather than individual allotment. Probably families, as well as

tribes, held just so much of the land as they were able to capture, hold, and use. They were to "possess their possessions." "Every place that the sole of your feet shall tread upon, to you have I given it" (Josh. 1:3). That is, while God had given them the land, they must make it theirs by the addition of their own efforts and labors. They were to subdue before having dominion. There is an important truth here as to God's dealing with men in respect to possessions. Their strength must be added to his beneficence. The royal charter given the Massachusetts Colony granted lands between certain parallels of latitude from the Atlantic to the Pacific. But the actual territory acquired was only that which the people of Massachusetts set their feet upon. They must "possess their possessions." So in early Israel's life the people were taught that they must lay their efforts alongside of God's goodness.

**But the lands were not given to Israel outright.** These were still God's. "The land shall not be sold in perpetuity," said the law, "for the land is mine; for ye are strangers and sojourners with me" (Lev. 25:23). That is, God said in effect this: "I do not give you this land in fee simple, it is not sold to you forever. It is mine, and you are only temporarily upon it, as my guests."

In order that injustice and greed might not operate to push off the poor and defenseless from the family inheritances, it was provided: "Thou shalt not remove thy neighbor's landmark which they of old time have set" (Deut. 19:14; 27:17). Even a king (Ahab) might not deprive a peasant (Naboth) of ancestral holdings (1 Kings 21:3), and it was regarded as a serious social crime to remove landmarks. (Job 24:2.) The fact, however, that the prophet Isaiah found it necessary to denounce those that "join house to house, that lay field to field," indicates that this law was not always honestly observed. (Isa. 5:8.)

Such laws as those which commanded the land to lie fallow in the seventh year, as well as the liberation of Hebrew slaves and the release of debt every seventh year, are indications of the principle just noted, namely, that rights in property were not to be regarded as absolute. (Exod. 23:10f.; Deut. 15:1f.; Lev. 25:4f.) The law of jubilee, by which all titles were to revert to original owners on the fiftieth year, though probably never fully carried out, still further points toward the same ideal—the land was Jehovah's.

## II. THE SACRIFICIAL SYSTEM

There is no people whose religion has not involved some form of sacrificial offering. Obligation to render something to deity is as old as religion itself. Authorities of primitive religions differ among themselves as to whether out of the gift or propitiatory idea, or the fellowship idea, came the sacrificial rites so universally found in the religious practices of mankind. It is quite sufficient here to observe that the sense of obligation to render to God some part of the things men hold dear is universal. In the primitive times the deities were supposed to enjoy the gifts themselves, whether for their food value, the savory odor, or for the honor of being supplicated through them. Later, as religion developed and became more elaborate, the offerings became more and more to be regarded as means for the support of the priests and temple—for keeping up of the organized religion of the people.

Among the Hebrews the offerings were many and varied, including gifts of animals, or flesh-offerings, vegetal offerings, and offerings of money or other objects of value. Some were regular offerings and some occasional. Some were compulsory, some voluntary. Some had as their motive joyous fellowship, some atonement for sin; some were made over wholly to God, some participated in by the giver and his family, while some were devoted wholly to the priests. But all were a direct or indirect recognition of God as the giver of all material good, of the duty of men to recognize the source of all their blessings, and that their highest well-being depended upon such recognition. Not to give God his due was to rob him. (Mal. 3: 10.) None was to come before him empty. (Exod. 34: 20; Deut. 16: 16.) It became a proverb:

“Honor Jehovah with thy substance,  
And with the first-fruits of all thine increase,  
So shall thy barns be filled with plenty,  
And thy vats shall overflow with new wine.”

## III. THE LAW OF THE TITHE

The law of the tithe needs special treatment, though it belongs to the general sacrificial system. The origin of the tithe is far back in antiquity. It was not peculiar to the

Hebrews, but many ancient peoples, both Semitic and Aryan, were familiar with it. Someone has said it was the common law practice of God's kingdom before it became a statutory requirement in the Levitical law. Abraham gave tithes (Gen. 14: 20), and also Jacob made a vow to give one-tenth (27: 22).

It is not necessary here to discuss the intricacies and obscurities which appear in the various requirements in Leviticus and Deuteronomy concerning the tithe. It is clear that (1) one-tenth of the entire produce of the soil was to be assigned for the maintenance of the Levites. (Lev. 27: 16-33.) (2) A tenth of the produce, with firstlings of the herd and the flock, was to be taken to Jerusalem and eaten in holy festival. (Deut. 12: 5-18.) This may have been an additional tenth, or a modification of the law at a different period. (3) Then every third year either this same festal tenth, or an additional tithe, was to be devoted to festival purposes, in which the poor and the Levites of the district were to be invited to participate. (Deut. 14: 28, 29.)

Here, then, we have in the law possibly three-tenths of one's income required to be used for definite religious purposes; at any rate, two-tenths to be so devoted. Besides, there were numerous special sacrifices required and voluntary offerings possible. Thus it will be manifest that the Old Testament law looked well toward the recognition of man's obligation to the Giver of all good in the matter of tithes and offerings. Our Lord recognized the existence of these Mosaic requirements, and as a good Jew and faithful worshiper indorsed and observed them. (Luke 11: 42; Matt. 23: 23.)

**Is the law of the tithe binding upon the Christian today?** Some have held that it is, since it was never definitely abrogated. Others have advocated the tithe as the Christian minimum; while still others have adopted it as a good working method by which one recognizes the obligation of every Christian to support with his substance the cause and kingdom of his Master.

It seems quite clear that if we are to be true to our Christian principles, all legalistic and compulsory elements must be rejected. "Ye are not under law, but under grace" (Rom. 6: 14). Here freedom and the voluntary principle are of the very essence. But surely grace should not be found of less effect in its resulting generosity than compulsion. Yet many Christians give less, far less, under the new

covenant of love than the Jew under the old covenant of law. A minister who had married a couple was asked the amount of his charge. He replied: "The law permits me to collect a fee of two dollars, but I leave the matter to the groom freely to act in accordance with his love and appreciation of the bride." The preacher found that the fee dropped far below the legal limit!

We are to stand fast in the liberty of the gospel against all forms of legalism, as Paul insisted. (Gal. 5: 1.) But at the same time we may well listen to this same apostle when he wrote: "Ye were called to freedom, only use not your freedom for an occasion to the flesh" (5: 13); and to Peter, when he enjoined: "As free, and not using your freedom as a cloak" (1 Peter 2: 16). To set forth grace as a reason for greed and ingratitude is ungracious indeed.

The Christian who has reached no higher level of Christian stewardship may voluntarily adopt the tithe as a working plan—a law for himself, which may become to him "a school-master to bring him (nearer) to Christ," as Paul declares the old law was designed to be. (Gal. 3: 24.) But it should be borne in mind continually that true stewardship does not deal with the one-tenths simply, but with the ten-tenths.

### QUESTIONS

Is the ideal of stewardship found in the Old Testament?

How is the idea of divine ownership presented in the Mosaic law concerning land?

How in the sacrificial system?

Give the general law of the tithe.

Is the tithe binding on the Christian? Give reason for your answer.

May the Christian use the tithe? How?

### HELPFUL BOOKS

Shaeffer, "Social Legislation of Primitive Semites," pp. 219-227.

Kane, "The Story of Two Churches."

A Layman, "Adventures in Tithing."

Alber, "Who Owns the World?"

# CHAPTER V

## THE PROPHETIC IDEAL OF STEWARDSHIP

### BIBLICAL BASIS

Isaiah 1 : 10-17; Hosea 6 : 6; Amos 5 : 24; Micah 6 : 6-8

### INTRODUCTION

In our last lesson we considered the idea of stewardship as disclosed in the Old Testament law. The law, or the Thorah, as the Hebrews called it, was chiefly in the hands of the priests, who were mainly responsible for giving instruction in it, and seeing that its provisions were carried out. The priests were masters of religious form. The ceremonies were in their keeping. Regular customs, in the shape of religious rites, are necessary, that men, as creatures of habit, may express and more deeply impress upon them, the emotions and ideals of the religious life. Of all religious functionaries, therefore, the priest is the most universally known. In some form he makes his appearance in all religions, since all religions have their rites and ceremonies.

But it is also true that the universal tendency in religion is that the outward forms, sooner or later, tend to obscure, stifle, or destroy the vital idea that gave them birth and meaning. They begin to be regarded as in themselves worthful, and a substitute for the spirit and truth which they were designed to embody. The soul of worship is gradually lost sight of, and men go through the motions of religion instead, supposing they have been religious by so doing.

It is for this reason that the prophet becomes necessary to supplement the work of the priest. It is the prophet who tries to keep the spirit of true worship present in the outward forms of the priest and people. He came to them with a direct word of the Lord. The priest taught, "Thus saith the law"; the prophet, "Thus saith the Lord." The priest stood before God on behalf of the people; the prophet stood before the people on behalf of God.



## THE PROPHETIC IDEAL OF STEWARDSHIP

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Let us therefore examine the principle of stewardship in the light of the prophets' teaching.

### I. THE SPIRIT, NOT THE LETTER

The prophets, long before Paul, discovered that "the letter killeth, but the spirit giveth life." It is a familiar teaching of psychology that every idea tends to get itself expressed. But as soon as it is once expressed it begins to lose somewhat of its original force. When often repeated the expression tends to be like a well-worn coin, which has lost its original superscription. Missionaries tell of a heathen tribe in the heart of Africa whom they found wearing the cross. They could give no explanation, except that their fathers wore it. Research, however, disclosed the fact that many years ago missionaries had gone with Christ's gospel to those people. After years the cross remained, but the Christ was lost.

**The letter of the law called for offerings to Jehovah; but it also called for love, with all the mind, soul, and strength.** (Deut. 6: 4.) Offerings might be guaranteed by law, but love could not be. "I have nourished and brought up children, and they have rebelled against me. The ox knoweth his owner, and the ass his master's crib; but Israel doth not know, my people doth not consider" (Isa. 1: 2f.). With this terrible arraignment the prophet proceeds to declare that Jehovah does not care at all for their multitude of sacrifices (ver. 11), nor any of their seasons and set times of worship (ver. 13, 14). They are an abomination and an offense when the soul is gone out of them.

**We may well ask ourselves continually whether our outward acts of worship have in them the spirit and life of true worship.** Our gifts may be large and our spirit small. The widow's mite was small, but her heart was large. "God is a spirit, and they that worship him must worship him in spirit and in truth" (John 4: 23).

### II. MORAL, NOT MATERIAL VALUES

The prophetic emphasis was on moral values, when the people were laying the main stress upon the size and quality of their sacrifices. Rams, bullocks, and he goats, even in hecatombs, had no charm for Jehovah, when they were brought by hands full of blood, by worshipers whose hearts

were rebellious, and whose doings were evil continually. (Isa. 1: 4, 15, 16.)

Where the size or the material value of a gift is uppermost, there is always behind it a low conception of God. The prophet gave the people to know that God could not be bought; his favor could not be secured by a bribe. God is a righteous God. Isaiah was fond of calling him "the Holy One of Israel." Jehovah therefore considers the character and motive of the giver, and not the size or richness of the gift. Often when the offerings were largest, the motive was lowest. Pomp and pride and outward show marred the spirit of the sacrifices. "I desire goodness, and not sacrifice; and the knowledge of God more than burnt-offerings. (Hosea 6: 6.)

"The sacrifices of God are a broken spirit:  
A broken and a contrite heart, O God, thou wilt not despise."

—Ps. 51: 17.

It is a sign of undeveloped character when men fail to link their morals with their religion. This was the weakness of the Pharisees whom Jesus rebuked—men who prayed long prayers to be seen of men, but devoured widows' houses to fatten their own pockets. These our Lord sent home to meditate upon the words of Hosea, "I desire mercy and not sacrifice." (Matt. 9: 13; 12: 7.) The largest offerings, even the most precious—such as the giving of the firstborn son—are as nothing to a God who requires that one "do justly, and to love kindness, and to walk humbly" with him. (Micah 6: 8.) Here again the psalmist sings with the prophet preacher:

"Who shall ascend into the hill of Jehovah?  
And who shall stand in his holy place?  
He that hath clean hands, and a pure heart;  
Who hath not lifted up his soul unto falsehood,  
And hath not sworn deceitfully."

—Ps. 24: 3, 4.

To wreck a railroad and build a church to the glory of God is not worship. "Yes, judge, you'se right, I been befo' you befo'; but, thank de Lord, in all dis, I ain't lost my 'ligion," said a dusky criminal on arraignment before the court. It is

moral values—character that counts with God. The Almighty would seem to declare to each one who brings an offering: "What you are sounds so loud I cannot hear what you say, or appear to say, by your gifts." Israel Zangwill has tersely compared the pagan Greek religion with that of Israel in these words: "The Greeks believed in the holiness of beauty, the Hebrews in the beauty of holiness."

### III. SERVICE OF GOD THROUGH SERVICE OF MEN

The prophets not only disclosed the difference between material and moral values in the worship of God, but discerned clearly that the service of God cannot be divorced from the service of one's fellow men. Hence is seen the incongruity of oppressing the poor to get money to contribute to God. Jehovah is served or repudiated by the way the wealth is secured as truly as by the way it is dispensed. Turn again to the words of Amos: "Though you offer me burnt-offerings and meal-offerings, I will not accept them; . . . but let justice roll down as waters, and righteousness as a mighty stream" (5: 21-24).

John Ruskin, in his "Crown of Wild Olives," illumines the question of service to God in this practical manner: "'Do justice and judgment.' That's your Bible order; that's the 'service of God'—not praying, nor psalm-singing. You are told indeed to sing psalms when you are merry, and to pray when you need anything; and, by perversion of the Evil Spirit, we get to think that praying and psalm-singing is 'service.' If a child finds itself in want of anything, it runs and asks the father for it—does it call that doing the father a service? . . . He likes you to ask him for cake when you want it, but he doesn't call that 'serving him.' . . . Yet we are impudent enough to call our beggings and chantings 'divine service.' We say 'divine service will be performed (that's our word—the form of it gone through) at eleven o'clock.' Alas! unless we perform divine service in every willing act of our life, we perform it not at all."

Serving our brother is the finest, surest way of serving God. The prophets sternly rebuked those who coined money out of their neighbors' misfortunes. But the reverse is true religion—turning wealth into personal and social values by investing it for the good of mankind.

### QUESTIONS

What is the difference between the priestly and the prophetic functions?

What was the prophets' message to those who kept the letter of the law but ignored its spirit?

What is the relation of moral conduct to religious practice?

What are some of the ways we may serve God by serving our fellows?

### HELPFUL BOOKS

George Adam Smith, "The Twelve Prophets."

Kent, "Social Messages of the Hebrew Prophets and Jesus."

# CHAPTER VI

## STEWARDSHIP IN THE LIFE AND TEACHINGS OF JESUS

### BIBLICAL BASIS

Matthew 20 : 20-28; 23 : 23; Luke 16 : 9-13; 18 : 18-30

(Read Matthew 20 : 20-28; Luke 18 : 18-30)

### INTRODUCTION

Jesus is the supreme teacher of stewardship. He first used the word as applied to our relation to God. As always, he goes to the heart of the matter. He lived in a time when the steward was a prominent figure in business affairs, but was little in evidence in matters of the spirit. As usual, he put his finger on the religious sore spots, saying, "Thou ailest here and here." Jesus was no mere dreamer, no theorist, no weak visionary. He saw the practical deficiencies of men's lives, and sought to cure them. He was a practical idealist, for he discerned that men's conduct grows out of false ideals, low standards, wrong motives, evil hearts. Hence he tried to correct men's lives by purifying the stream at its source.

As he looked about upon men's conduct he saw that their attitude toward the temporal and material things was all wrong. That these were given a false emphasis, because viewed with a wrong perspective. His cure was not in negation. He neither denied the existence of material things, nor the significance of physical values. He did not counsel a despising of them, nor withdrawal from them. He "came eating and drinking," and mingling with his fellows in the market-place as well as in the courts of the temple. He had a very positive attitude and message toward the affairs of this life. *Stewardship* might well sum it all up.

### I. THE CHRISTIAN BASIS

Jesus grounded his teachings here as everywhere in the character of God. Stewardship with him was not based upon

some contract theory, as implied in the covenant idea of the older teaching, nor even in the idea of God's sovereignty, nor yet in his creatorship, as true as these might be. His interpretation of God was preeminently that of Father. He discerned that one obstacle to the true attitude of men toward the material good was a distrust of the Father. Being afraid that they would not be taken care of, they were over-anxious about what they should eat and wherewithal they should be clothed. But if God is our Father and we are his children, he knows we have need of these things. (Matt. 6: 32.) Indeed, he is more willing to give good things to them that ask him than earthly parents to their children. His frequent rebuke of this overanxious earthly care was because it reveals a lack of faith in the Father on the one hand and seriously interferes with the right use of material things on the other.

With minds freed from fear, our energies are released for the positive utilization of this world's goods in a manner pleasing to God, the heavenly Father. Christian stewardship is based on the family relationship between God and men. God is the one Father and all men are brothers.

### II. THE TRUE VALUES

While Jesus did not deny nor despise the lower, he always and everywhere gave primacy to the spiritual values. To those who were so zealously tithing even the weeds of the field, he made it clear that it was not the tithe that counted, but "justice, mercy, and faith" (Matt. 23: 23). To those who were hoarding this world's goods, he counseled "laying up treasures in heaven" (Matt. 6: 19, 20). The man in the parable was called "fool," because he built storehouses and starved his soul, as though an immortal life could ever be permanently satisfied with goods that can be stuffed into a barn. (Luke 12: 16-21.)

Over against this low conception of life Jesus put this: "Seek first the Kingdom of God and his righteousness and all these things shall be added unto you" (Matt. 6: 33). This does not mean that if one puts God's will and work first, one will get rich. This would be debasing the noble idea; but rather this, that when we put first things first, we have the only true basis for building a life; that when God's will is determinative, earthly things take their places about this

center, in such form and proportion as will make for our highest good. Every dollar added to a mean man's life makes him smaller. Every dollar added to the life of one who puts the Kingdom first enlarges that one. To Fred B. Smith has been attributed the saying, "When a Christian gets rich, either the Lord gains a fortune, or loses a man."

**The true values are therefore personal, and not material.** Material things have no intrinsic worth. They derive their value entirely from their relation to persons. A mountain of gold is worthless if there is no person to reach it or use it. John Jacob Astor went down at the sinking of the Titanic with much wealth strapped about his waist. Attached to the living Astor, free to circulate among his fellows, his belt contained large riches; attached to a dead body at the bottom of the sea, all his wealth became worthless. Personality is the value which makes all other values valuable. So Jesus was concerned not with wealth itself, but for individuals. He says, "Inasmuch as thou hast been faithful over a few things, I will make *thee*," not *them*. It was not more money, but more *man* he was concerned about and rejoiced in—an enlarged character and service, not an enlarged fortune.

Every occupation, therefore every business, institution, or enterprise is to be evaluated, not by its success as a money-getter, but by its capacity to make or unmake men and women.

### III. THE TRANSMUTATION OF MATERIAL INTO SPIRITUAL VALUES

Fortunately, material wealth may be so used as to advance spiritual ends and enhance personal worth. This is the teaching of Jesus. This is the meaning of the parable of the shrewd steward who used a present situation to provide for a future contingency. Our Lord declared we should "make friends of the mammon of unrighteousness" in such a way as that "eternal habitations" may be ours. Transmute the temporal into the eternal. Turn money into character. Working for a life is more than working for a living. Turn dollars into souls. Invest in the coming generation of boys and girls.

Here is a hard-hearted manufacturer who grinds up the very seed-corn of human life in the employ of child-labor,

coining dividends out of tender flesh and blood; and here is a long-sighted, benevolent man who turns his wealth into Christian schools for the making of Christlike character. A rich business man gave liberally for the building of a church. Later, reverses swept away his fortune. A business companion remarked, "You would like to have back now the large sum you gave to the church, wouldn't you?" "No," said he, "that's the only permanent investment I have made." "What I kept I lost, what I gave away I have."

## IV. THE SACRIFICIAL SPIRIT IN STEWARDSHIP

The true steward never runs the business in the interest of self. The teaching of Jesus here as everywhere is shot through and through with the spirit of self-sacrifice. When the sons of Zebedee wished first place in the coming Kingdom, Jesus reminded them of the cup they were to drink. The servant was not above his lord; and the Lord of glory himself "came not to be ministered unto, but to minister, and to give his life a ransom for many."

**"Give till it hurts" is no safe criterion, because some persons are too easily hurt;** while others are hurt, where pain is not very important. A minister was pleading for the cause of missions. He did it so eloquently some gave large sums of money, others threw down their jewels. Presently his own daughter walked down the aisle, and, kneeling, said, "I give myself—I'll go to the heathen with the message of salvation."

The minister, astonished, said, as he burst into tears, "O my daughter, I didn't mean *you*." We have not given sacrificially till we have given our best. God gave his only begotten Son. The Jews were required to devote the first-born. Is it too much for God to ask that we render to him our best?

One of our soldiers in France was so badly torn by a shell that both arms and both legs had to be taken off. When the brave young fellow came from under the effects of the anesthetic, the nurse said to him, as he realized what had happened to him, "Well, we've given you a 'raw deal,' haven't we?" "No," said the young man; "when I enlisted I gave all to my country, so, you see, I am this much to the good," as he glanced at his stump of a body. That was the spirit of sacrificial stewardship.



## QUESTIONS

Who was the first, greatest teacher of stewardship?  
Upon what does Jesus ground the doctrine of stewardship?  
What was his idea of the true values?  
How may the lower values be made of eternal worth?  
With what spirit must all stewardship be conducted?

## HELPFUL BOOKS

Cook, "Stewardship and Missions," Chapter I.  
Fosdick, "The Manhood of the Master," Chapter X.  
Jowett, "Sacrificial Giving."

# CHAPTER VII

## STEWARDSHIP AS TAUGHT BY THE APOSTLES

### BIBLICAL BASIS

Acts 4 : 32-37; 1 Corinthians 16 : 1, 2; 2 Corinthians 8 : 1-15  
(Read 2 Corinthians 16 : 1-15)

### INTRODUCTION

The young apostolic church probably started out without a cent in the treasury and without any financial system. They were mostly, if not all, poor people. Not a few of them had been excommunicated from their synagogues and ostracized by their families and friends. They had everything to learn about the financing of the church, and of the ways and means of carrying out their Master's supreme commission. But the Holy Spirit and Christian experience are great teachers; so that they were not slow to find a way of meeting the demands which their new environment and their perplexing obligations made upon them. The teaching and example of the Master had not been in vain. Observe a few of the most characteristic features of stewardship in the teaching of the apostles and the example of the early church.

### I. THE DEMAND

Prior to Pentecost the followers of Jesus were rather an indefinite and scattered group of believers, except the Twelve, who with Jesus seem in a measure at least to have shared a common life, with a common purse, which Judas carried. At Pentecost there were thrown into the lap of the church at Jerusalem a large number of believing Jews from various parts of the world, who had come up to the feast, had heard Peter's sermon and turned to the faith of Jesus Christ. (Acts 2: 41.) Conversions continued daily (ver. 47) till in a brief period the number increased to about five thousand. (4: 4.)

The question was how to care for so large a number; many, if not most, of whom had by their profession of the new faith cut themselves off from family, friends, business, and synagogue, resulting in an ostracism as cruel as it was complete. The Christian spirit at work in the hearts of the young church was to find a way to master the situation, and provide the means of caring for the needy among them. Love always finds a way. "Not one of them said that aught of the things which he possessed was his own" (4: 32). This was the first expression of the principle of stewardship in a New Testament church. "Distribution was made unto each, according as any one had need" (ver. 35).

**The principle of stewardship is varied in its expression and application**, but the manifold expressions have this in common: "Not one said that aught of the things which he possessed was his own." All is held in trust. The fact of ready adaptation to demand is also characteristic of stewardship. Christians of the Jerusalem church brought their goods and laid them at the apostles' feet for service. When the burden of distribution became too great for twelve men to manage, the first definite adaptation in church organization took place in the appointment of the Seven to administer the trust in the interest of all. (Acts 6: 1-6.)

**Thus the church very early learned the lesson of stewardship** (a) in the maintenance of the church and (b) in the work of benevolence. One of the very first lessons after the divine outpouring on Pentecost was the simple, yet very difficult one, for some, even today—that the water of life is free, but there is always to be provided the human *pitcher* by which it is to be conveyed to needy souls.

## II. THE PLACE OF PERSONAL CONSECRATION

The secret of this prompt recognition of the fact of stewardship on the part of the early church is not far to discover. "And the multitude of them that believed were of one heart and soul," are the words which preface the statement of the plan "all things common" (4: 32). An even more suggestive explanation is given of the liberality of the churches of Macedonia: "First they gave their own selves unto the Lord." There was after that, of course, nothing wonderful about their other gifts. These went naturally along with their own selves.

The luminous words from Sir Launfal have become famous: "The gift without the giver is bare." But, in truth, in Christian stewardship the gift without the giver is impossible. "They first gave their own selves."

**Personal consecration is the unfailing spring from which all true beneficence gushes.** After personal consecration comes *purse-and-all* consecration. We consecrate our belongings only when we have first rightly directed our longings. Out of the heart are the issues of all life. The story is told of a man who, when baptized, insisted that his pocket-book should be immersed with him. Doctor Jowett tells of a man who used to give a guinea to missions, and nothing with it, till his own son offered himself to the foreign field. Thereafter, when the lad was given, "a life went with him, and there were blood-marks all along the way." It is the things we can't spare that make our offerings alive.

### III. CHARACTERISTICS OF FAITHFUL STEWARDSHIP

In the apostolic church there were found many of the finest characteristics of true stewardship. Some of these have to do with the character and motive of the steward, while others belong to the sphere of method.

**1. Perfect sincerity and straightforward truthfulness is demanded of the steward.** Here was the tragic failure of Ananias and Sapphira. They were pretending to put all at the service of their Master and were not. (Acts 5: 1-11.) One may deceive his fellows, and even dodge the tax-collector successfully, but no one has yet been able to deceive the Holy Spirit. The Master still sits over against the treasury and knows what is what when men bring their offerings.

We can easily see that in very many cases it is not what we give but what we hold back that tells the tale of stewardship; even as the bleating of the undevoted sheep and lowing of the unsacrificed cattle were the telltale of Saul's unfaithfulness. Ananias saved his money, but lost himself.

**2. Fidelity is the mark of the true steward.** The apostle Paul, in thinking of himself and others of his coworkers as "stewards of the mysteries of God," adds pointedly, "Moreover, it is required in stewards that a man be found faithful" (1 Cor. 4: 2). This sums it all up. How well it accords with

the words of Jesus: "Inasmuch as thou hast been faithful—enter into the joy of thy Lord."

**3. Stewardship is worshipful.** Many regard this whole subject, especially when money is involved, as cold and thoroughly secular—an accompaniment or incident of Christianity, or, at best, a necessary evil. They have the feeling if not the frankness of the old colored deacon, who deplored the collection which followed an arousing sermon because it "jest cast a dampness over de meetin'." Paul did not have this feeling, for immediately following that wonderful discourse on the resurrection and immortality, which closed with the exalted panegyric of victory over sin and the grave, he writes: "Now, concerning the collection"! This was natural to Paul, for his doctrinal discussions always issued practical applications. The transition from the raised life with Christ to the raising of a collection was perfectly natural and easy: "Wherefore, my beloved brethren, be ye stedfast, unmovable, always abounding in the work of the Lord" (1 Cor. 15: 58; 16: 1).

When Paul told the Corinthians to lay by their offerings "on the first day of the week," he linked the collection with their religion and the risen Lord. In one of his exhortations concerning gifts, he breaks out in words of ecstatic praise, "Thanks be unto God for his unspeakable gift" (2 Cor. 9: 15).

**4. Stewardship is systematic.** "Each one of you lay by him in store." Everybody doing his part, and everybody with a systematic method of doing that part; this is the apostolic counsel. Strangely enough, men once thought they honored God by not planning. We now know quite well that the reverse is true.

**5. Proportionate giving is a mark of true stewardship.** "As God hath prospered" him. (1 Cor. 16: 2.) "According as a man hath, not according as he hath not." This does not contradict the principle of all being God's, nor of everything being at the call of our needy brothers, as with the early church.

Bolshevik leaders accosted our missionary, Mr. Fry, and inquired menacingly, "Are you a communist?" "Yes," said he, "I am a New Testament communist." "What is that?" they asked. "Well," answered the missionary, "you say, 'What's yours is mine'; I say, 'What's mine is yours.'"

### QUESTIONS

Out of what situation did the disciples of Jesus first learn their duty as stewards?

What must be back of all true conservation of wealth?

What are some of the chief characteristics of real stewards?

### HELPFUL BOOKS

Poteat, "The Withered Fig Tree," Chapter I.

Stephenson, "The Business Relation between God and Man," Chapter II.

"Modern Stewardship Sermons," Sermon I, Armitage, Defaulting Stewards.

# CHAPTER VIII

## STEWARDSHIP IN TIME AND TALENT

### BIBLICAL BASIS

Romans 12 : 1-21

### INTRODUCTION

Stewardship has usually been thought of in terms of money and business only. It is, in truth, the principle upon which all life must be governed. Money is only one of the products, or by-products, of time, of talent, and of various forms and methods of the output of life-energy. We have as the basis of this lesson one of the most comprehensive and beloved of all the chapters in the writings of the apostle Paul. After one of those exalted outbursts of spiritual rapture in contemplating "the depth of the riches both of the wisdom and the knowledge of God," for whom, through whom, and unto whom are all things, and to whom he would attribute glory forever, the apostle with his usual practical bent of mind (for with him emotion amounted to nothing unless it be translated into deeds) makes this plea: "I beseech you therefore, brethren, by the mercies of God to present your bodies a living sacrifice." Here again, as always, we are led to face the vital and personal realities of religion, without which all outward expression is empty and meaningless. A Scotch woman declared, "If there's an uncomfortable text in the Bible, our meenister will find it." There may be a number of uncomfortable texts in this lesson.

### I. THE ALL-INCLUSIVE STEWARDSHIP

The all-inclusive stewardship is the stewardship of life—life in its entirety. The *body life* is included. "Present your bodies a living sacrifice." The mind also, for the apostle enjoins a "renewing of the mind"; the reason too, "which is your reasonable service." The will is not left out, for it must be

conformed to "the perfect will of God." The habits are not forgotten: "Be not conformed to this world." It is nothing less than the stewardship of character; of the whole range of personality. The design of stewardship is not primarily the administration of *things*, but the making of persons—i. e., the steward and those the steward serves. Paulus is said to have ridiculed the Master's sending Peter fishing for a silver *stater* to pay the tax. He forgot that in all such matters more is involved than the amount of the money in the transaction. We have long learned that "the gift without the giver is bare." Personality is the worthful, the significant value. In this day of organizations, agencies, and instrumentalities, the channels of personal self-giving are in danger of being choked. Dr. Charles E. Jefferson has said that "men these days do not unite with the church, they simply send in their names." Instead of being good Samaritans, we tend to the habit of forwarding our check to the Society of Good Samaritans. Self-hood stands first in service. "They first gave themselves unto the Lord."

## II. STEWARDSHIP OF TIME

Many dreamers have told us we may live to rival Methusaleh, and some have said that physical death may yet be conquered. As a matter of fact, however, our time on this sphere—the space allotted to complete our little task here—is limited. "We are soon cut off and fly away." We pass this way but once.

Some have divided the day into three *eights*: eight hours for work, eight hours for sleep, and eight hours for recreation and improvement of soul. But the principle of stewardship is better than rules to live by. Ben Franklin laid down some fine regulations—how to be "healthy, wealthy, and wise." But the principle of trusteeship taught by Jesus is superior to a life lived by rote. The first is vital; the latter, wooden.

This principle means that all our time belongs to him; but a definite portion given to particular deeds of unselfish service of others would enrich many a life. A young woman, who confessed to her pastor that while she had been a Christian ten years, she had never asked a single soul to become a Christian, resolved that she would give at least two hours a week to soul-winning. In six months she had won twenty persons to her Saviour.



The proper proportion of time to be devoted to recreation is often not easy of decision. Persons and circumstances vary, but the principle involved is quite clear for the Christian. Since the purpose of recreation is to render the person fit for life's more serious duties, recreation should be of such kind, and in such degree, as will best effect that result. Amusement, pleasure, diversions of all sorts, are not an end, but a means to an end. One should therefore be as conscientious in his playtime as in his business. We are stewards of our spare moments as well as of our working hours. So we are to "give account for every idle word" (Matt. 12: 36). The "redeeming the time" of which Paul speaks, is "buying up the opportunity"; and nothing could probably so harass us at the end of life as the consciousness of a mis-spent life. Lord Byron never wrote sadder lines than these:

"Thy days are in their yellow leaf;  
The flower and fruit of love is gone.  
The worm, the canker, and the grief  
Are mine alone."

**Talent was once used of a piece of money.** Its use now includes all our gifts and powers. "We are stewards of the manifold favors of God," for grace means favor. (1 Peter 4: 10.) How often our best graces, our most conspicuous talents are devoted to other than the highest service of God. Are you using those fine social graces of yours to be winsome for Christ? That fine voice—is it dedicated to broadcasting sweet messages of love? That eloquent speech, is it devoted to persuading men, in Christ's name, to be reconciled to God? That talent for business—is it being contributed to keep the business of the Lord's house prosperous? That gift of leading children—are you using it to guide little feet in the paths of righteousness for his name's sake?

Too deep a line has been drawn by many between the clergy and the laity. Men are as truly called to one sort of occupation as they are called to another. The greater and the more vital the task, the more surely may God seek to make plain the call. But God calls men to be doctors, merchants, engineers, etc., as truly as he calls them to be ministers or missionaries. He gives us our talents when we come into the world, and of these we are required to be stewards. If a man is given talent for one kind of life-service, God

calls him to that, and not to a task requiring gifts which he lacks. It is the first task of the steward to regard carefully his gifts and then to consecrate them to the Giver. Lyman Abbott once said: "It is better to be a good blacksmith, hammering on an anvil and making a good horseshoe, than to be a poor preacher, hammering on a pulpit and making a bad sermon."

### III. STEWARDSHIP OF POSSESSIONS

The word *possession* is a better word than property here. Property suggests ownership, *proprius* means one's *own*. But we have been put in possession of that which God really owns, and has committed to us. Sometimes we define stewardship as the administration of that which belongs to another. But a robber may be administering that which belongs to another. A king may administer arbitrarily and tyrannically the property of his subjects. A steward administers the property of another, *according to the owner's will*. "In diligence not slothful, serving the Lord," says our lesson text. This is the true spirit of stewardship.

Once it was regarded a mark of sainthood to renounce all possessions; to wed poverty, and be free from the temptations and obligations of riches. Yet, after all, this was a cheap and easy way to get rid of a large part of the obligation of a steward. "I pray not that thou shouldst take them out of the world, but that thou shouldst keep them from the evil." Our business is one of the methods of self-expression and of self-development. It is our means of serving our fellows in their every-day or their special needs; our opportunity to increase the wealth, comfort, and happiness of the world. Hence our own, as well as our neighbor's welfare, depends upon the faithful administration of our possessions.

There is another aspect of the matter not so frequently considered. God made all things, and all things for a purpose. If we misuse or misdirect any created thing, we thwart the divine purpose in its creation. God put in the earth vast stores of coal to warm men and help to turn the wheels of their industry. If this wealth be grasped selfishly or administered badly by owner, operator, or miner, the mission of the coal supply may be thwarted. When men use the resources of field, mine, and factory to kill or oppress their brothers, rather than feed and clothe them, those resources

are diverted from their divine purposes. So the apostle Paul declares, in mystic phrase, the profound truth in these words. "The whole creation groaneth and travaileth in pain." Why? "Waiting for the manifestation of the sons of God," who will make use of the natural resources of the world committed to their care as sons of God should use them. (Cf. Rom. 8: 19-22.)

### QUESTIONS

How comprehensive is the term stewardship?

What is involved in the Stewardship of Time? Of Talent?

Distinguish between the monastic and the Christian idea of this world's goods.

How should one's daily occupation be regarded?

### HELPFUL BOOKS

"Modern Stewardship Sermons," Sermon VII.

Agar, "The Stewardship of Life," Chapter III.

# CHAPTER IX

## STEWARDSHIP IN PERSONAL EXPENDITURE

### BIBLICAL BASIS

Luke 16 : 1-13

### INTRODUCTION

In the stewardship parable which is the Scripture basis of our lesson, we are not to infer that our Lord condoned the trickery and gross fraud of the unjust steward. The Master Teacher is illustrating the fact that men are often much more zealous in their efforts to prepare against poverty and material loss than they are to provide against spiritual destitution, declaring that "the sons of the world are for their own generation wiser than the sons of the light" (ver. 8). The shrewd steward so utilized his business opportunity as to make friends that would serve him in the future. So all our affairs are to be managed as to make for permanent riches—riches of soul.

There are certain expenditures that may be classified as personal, as contrasted with those which are made necessary by demands beyond our own personal or domestic requirements. On what principle are our personal expenditures to be regulated in the light of this stewardship?

### I. THE CHRISTIAN MOTIVE IN PERSONAL EXPENDITURE

Since we are stewards of all our powers—of body, mind, and spirit—we are under obligation to expend upon ourselves just so much, and no more, as will keep our powers in the best working trim to accomplish all the other tasks of stewardship in the best possible manner. Time spent on whetting the blade is not lost to the reaper. Money expended in equipping, oiling, repairing the machine is not lost to the

manufacturer. Personal expenditures therefore are properly looked upon as the means of keeping the machine in order. Money spent in good food, adequate, health-preserving clothes, invigorating recreation, stimulating books, instructive lectures, good music, and all that makes for keeping fit is a necessary part of stewardship. The body must be made and kept the best possible machine, and the soul the best possible agency for turning out the highest grade of work for the Master. This is the true and valid motive in personal expenditure. Nothing, therefore, that weakens a man as an effective worker, however pleasurable it may seem, is justifiable. Any expenditure that enhances his worth to the world may be allowable.

Allied to this question is that which asks how much a man is worth to the world, and therefore how much he may be expected to get for his personal services. Certainly he should get no more than he fairly earns; and what one earns is measured by one's worth to society. Mr. Bryan, speaking of the services of such men as Washington and Lincoln, who received so little of pay for their labors (as contrasted with the Goulds, the Sages, and the Harrimans, who extracted such immense sums from the community) remarked that those men who were really worth to their fellows even millions per annum, "were so busy being worth it, they had no time to collect it; while those who collected it were so busy collecting it they had no time to be worth it."

## II. THE GREAT DISPARITY

Exactly how large personal expenditure should be cannot be put down in fixed figures. The gross lack of proper proportion, however, is readily apparent in many lives if they stop to reflect. With many, it is feared, the amount spent on self is just about one hundred per cent. An old Negro who farmed a piece of land for the owner "on shares," when asked how much he received for his labor, said, "I gits three-third de crop, and all de straw." Some treat the Father-owner the same way. He is the unprofitable servant who sends away the Master's messengers empty and appropriates the products from the vineyard to himself. (Matt. 21: 33-41.) The barren fig tree is cursed; the tree that yields no fruit only cumpers the ground. "Cast out the unprofitable servant."

What sort of business would that be which resulted only in meeting the overhead charges—whose proceeds were only sufficient to run the business? A small boy geared up an old revolving-fan to the top of his mother's sewing-machine, and was enjoying himself running the new contraption. When asked what he was doing there with his feet going rapidly on the treadle and his head tucked under the fan, he replied: "I am drying up the perspiration made from running the machine." Expenditure often begins and ends on self, while God and one's fellows are ignored. It is—to change Charles Coteworth Pinckney's phrase—"millions for self, but not one cent for God's glory." If the nation's tobacco bill, or liquor bill, or chewing-gum bill, or motion-picture bill could be shifted over to the credit of God's account, there would be a leap in the finances of the kingdom.

"Can I do this to the glory of God?" means, "Will this expenditure make me a better agency for serving God and my fellows?"

When dollars go to self-indulgence and only cents are devoted to the larger service, there is gross failure in proportion. A pastor put a quarter in an envelope with these words printed on the outside, and then sent it out among his people: "I am twenty-five cents. I am too small to buy a quart of oil. I am too small to buy a half-pound of candy. I am too small to buy a ticket to a good show. I am even too small to buy a box of delectable rouge—*But most people think I am terribly big when I come to church!*" The offerings were larger thereafter.

Should we not make out a budget system in our account with the Master? Governments, business houses, and up-to-date churches have a budget. We have no right to draw out of the business an unjust proportion for personal expenses. We must keep fit, but not defraud.

Charles Wesley, in his well-known hymn, recognizes the responsibility of looking after one's selfhood for God:

"A charge to keep I have, a God to glorify,  
A never-dying soul to save, and fit it for the sky.

Had he stopped there he would have been a false singer. He adds:

"To serve the present age, my calling to fulfil,  
O may it all my powers engage, to do my Master's will."

### III. THE GREAT OBJECTIVE

Permanent results, eternal values, are the great objective in all expenditure. Our parable teaches this, for "making friends of the mammon of unrighteousness" means that the temporal is so to be used as that the "eternal habitations" will receive us. It is the art of exchanging the lower for the higher values, which is the real mathematics of living. We do not put out our dollars to get other dollars, but to win manhood and womanhood. It is not the dismal, sordid round described by the western farmer, who grew rich raising corn and feeding hogs, and getting more money to raise more corn to feed more hogs, till man, money, corn, and hogs turned over in rapid, ceaseless circle till they were scarcely distinguishable one from the other. Money may be transmuted into life, or life, with all its noble possibilities, may be debased to the level of bullion.

A man rises no higher than the supreme object of his quest. "Man is the measure of all things," truly said a great philosopher.

In a Colorado mining-camp a man found himself with four growing boys in his little home. He did not dare risk bringing them up in the home in the camp, so he went out on the plains and bought a tract of land, furnished it with cattle, and divided it into four great sections and gave one to each of his four sons, and said, "Now, make the most of this farm."

Years went by, the desert blossomed like a rose, and on each of the four sections of the wilderness there stood a home, orchard, garden, and fields. So that when the father came back his heart was delighted; but the thing that pleased him most was that on each section of that land he found, not only a house and out-houses, yards, and fields, and stock, but that on each section of that huge tract of land he found a man, a man!

Not money, but manhood; not crops, but character; not riches, but righteousness; these are our Lord's supreme concern.

So we may say with the poet:

"Life with all its yield of joy or woe  
Is just our chance o' the prize of learning love;  
How love might be, hath been, indeed, and is."

### QUESTIONS

What makes a personal expenditure justifiable?

What measures a man's worth to society?

Are the personal overhead charges in the average man's life relatively too large?

What should be the main objective in all outlay of wealth?

### HELPFUL BOOKS

Calkins, "Elements of Stewardship."

Poteat, "The Withered Fig Tree," Chapter III.

Poteat, "The Distribution of Wealth."



# CHAPTER X

## STEWARDSHIP IN INVESTMENT

### BIBLICAL BASIS

Matthew 25 : 14-30

### INTRODUCTION

Today Business is a big word, and is spelled with a big B. "Business is business" has been a maxim often repeated with sinister implications. But business is more than business; it is more than a method of making a living. It is one method of making, or unmaking, a life; a method, in fact, of dealing with souls. If we have followed the lessons thus far, we are doubtless ready to accept the statement that the conduct of one's business or profession must be upon the principle of stewardship. It is a man's or a woman's way of serving God through the daily occupation. One's business is one's way of making his daily life-contribution to the good of the world; to add one's quota to the sum total of human wealth and happiness; to glorify one's Creator by performing some needed service for his creatures, and in so doing one deserves to secure a living for himself by having made himself worthy of it. There are three simple facts of stewardship that are important here—three big A's: The *Acknowledgment* of stewardship, the *Administration* of the trust, and the rendering of the *Account*.

### I. THE ACKNOWLEDGMENT OF STEWARDSHIP

Stewardship must be recognized in the very choice of an occupation. God gives us strength, intelligence, talent, opportunity; but he leaves the choice of the life-work to us. We must find our places by first finding ourselves. "Being what I am, how may I best invest my life?" is the question all must ask, as true stewards. This principle involves all life and links everything with one's relation to God. As has been said, "Religion and life are one, or neither is anything."

If we are God's sheep, someone has asked, "Whose is the wool?" Bob Burdette wittily said: "It is the sheep that kicks and struggles and protests that is pinched by the shears and loses a little of his drumhead hide with all its fleece. The shearing does the sheep good. It is never so happy, never skips so lightly, never circles over the pastures so swiftly as when it leaps from the hands of the shearer with all the burden of its heavy fleece removed. And the next year it has a bigger and a better fleece."

Men sometimes speak of "tainted money"—the money that was wrongly acquired. Our possessions may be quite as easily tainted by being kept too closely till they become morally mildewed. Like running water, it is that which is put out to use that is blessed.

The man with the one talent hid his momentous treasure in a musty hole, for fear of losing it, and as he watched that hole, his life shriveled to the size of the hole in which the treasure was hid. It was wasting his lord's money; but the real tragedy was the hole in which he had put himself. "Cast him into outer darkness."

On an envelope for missions was printed the great text, "God so loved the world that he gave his only begotten Son, that whosoever believeth in him should not perish"; and then, "I so love that I give for the perishing \$——." A member, without reading the printed words carefully, had inserted "\$1.00" in the blank space. Reading it over again, with humiliation and shame of heart, he tore up the pledge he had made, inserted \$100, and for the first time in his life acknowledged his stewardship.

## II. THE ADMINISTRATION OF THE TRUST

The administration of our trusteeship is no small task, since it is all-inclusive. In every one of us there has been placed the creative and the possessive impulse. To be a good steward one must endeavor to increase the talents assigned one by putting them out to use. Thus God allows us to enter into the fellowship of being creators, as it were, with him, the great Creator. "He who makes two blades of grass grow where one grew before" is a creator, by using the laws of nature which God has made and our strength which he has given. The Master commends as faithful those servants whose talents had gained other talents.

But the possessive impulse is often more highly developed in men than the creative. This is shown by their frequent going into lines of business that are not creative, nor helpful to their fellows; occupations which absorb profits, but add no whit to the well-being of mankind. Some occupations are positively harmful and impoverishing. It is needless to say these furnish no field for stewardship and have no right to exist. The hand that clutches, that draws everything to itself is an evil hand. The creative and distributive hand is the hand that blesses.

Unless the creative and distributive impulses go on together, failure in stewardship is certain. As Bishop Spalding has pointed out (Poteat, in "The Withered Fig Tree"): "The power to make and save money carries with it the destruction of the impulse to give it away." This natural tendency must be fought and conquered. "Let me once get rich and I will be liberal" is a fallacy. Only those faithful in little will be faithful in much, as the parable teaches. Distribution must go on with acquisition, or the former languishes and dies.

**Stewardship involves wisdom as well as faithfulness.** "Who, then, is that faithful and wise steward?" asks Jesus. Some persons, who regard themselves as quite liberal, boast that they give to all causes; and sometimes, strange to say, the same sum to all. This is neither liberal nor wise; it is cheap and easy. It is not stewardship at all. When the prophet counsels sowing "beside all waters" (Isa. 32: 20), and the preacher advises: "In the morning sow thy seed, and in the evening withhold not thy hand, for thou knowest not which shall prosper" (Eccl. 11: 6), they are not thinking of foolish, indiscriminate giving. It is the business of a steward to study the question of how he may with best returns invest for God. Some have pet objects of their bounty, with little intelligence as to the reason. They put all their eggs in one basket. A butter merchant summed it up somewhat in this fashion: "It is my business as a business man to know the butter market—the prices, the supply, the demand, etc. As a business man for God, it is equally my duty to study the religious market, the needs, the opportunities, the results, and act accordingly." This is stewardship in spiritual investment.

The steward will not wait till near the end of his life to think seriously of his stewardship. Andrew Carnegie said he

did not wish to die rich. There is a growing feeling of shame at the idea of leaving a vast unadministered fortune for others to care for, and perhaps fight over and be ruined by. To give wealth away when we can no longer hold it has little virtue in it. "How much did he leave?" asked one concerning a wealthy merchant who had passed away. "He left it all!" was the rejoinder. There should be more true stewardship in the making of wills; but, better still, a larger recognition of the duty of daily investment for the Owner and Giver of all.

Surely there would be no need of frantic efforts or of spasmodic *drives* for the financing of the kingdom, if the *perpetual stewardship* were in vogue among the people of God.

### III. RENDERING THE ACCOUNT

A necessary part of stewardship is the rendering of the account. "And the books were opened." "Give account of thy stewardship." "The lord of these servants cometh and maketh a reckoning with them" (ver. 19). The two chief dangers to a true stewardship are, first, failure to use wisely and faithfully the Lord's property; and, second, failure to make proper returns. The man with one talent failed in the first; "the unjust steward" (Luke 16: 1-13) failed in the second. One was unfaithful, the other fraudulent as well as unfaithful. "The correlative of stewardship in the sphere of sin," says Dr. E. M. Poteat, "is embezzlement." Ananias feigned stewardship and falsified the returns. He saved money, but he lost himself and his wife with him.

Failure to use what God has entrusted means loss of power to use. "Take away even that he hath."

A rich business man, for many years a professed Christian, lay dying. He sent for his minister. As they talked together, the man pulled the minister down nearer to him and said, "Pastor, I have groveled." He realized he was soon to be called to an accounting for his stewardship, and with all his wealth had to confess failure. There are but two verdicts that can be rendered when the expert accountant, the all-searching eyes of God, run over the records: "Enter into the joy of thy Lord," or "Cast him into outer darkness."

Dr. Henry Van Dyke, in one of his short stories, tells of two neighbors in a little town who were called to their heavenly homes at the same time, one of them very rich,

## STEWARDSHIP IN INVESTMENT

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the other very poor in this world's goods. As the angel was leading the two spirits to their respective homes, he stopped and turned to the rich man, and, pointing to a mean-looking hovel, said, "This is yours"; and then to the poor man, "That mansion across the way is for you." "There must be some mistake," said the rich man; "have you not made a mistake and just reversed things?" "No," said the angel, "we never make mistakes up here. That is yours. We have just done the best we could with the materials you have sent up."

### QUESTIONS

What is the Christian conception of the purpose of one's business?

What is the first step in the acknowledgment of stewardship?

Distinguish between the creative and possessive impulse.

What are some elements of wise stewardship?

What are the results of failure to render the proper account of one's stewardship?

### HELPFUL BOOKS

Cook, "Stewardship and Missions," Chapters III and IV.

Weber and Hough, "The Test of Stewardship," Chapter II.

# CHAPTER XI

## STEWARDSHIP IN GIVING

### BIBLICAL BASIS

Luke 21 : 1-4; John 12 : 1-8

### INTRODUCTION

It may seem that there is some sort of incongruity to speak at all of the "stewardship of giving," if what we have thus far thought be entirely valid. If all that we are, and all that we have is God's; if all life is one great practice of stewardship, where is there any conceivable room for speaking of gifts to God? Let us at once be very frank and acknowledge that the point is well taken, for the double reason that if *all* is his, no particular contribution can be made more truly his; and if all is *his* then we cannot make a gift to him at all.

But we are compelled to use language as we have it. So we use the words giving, gifts, contributions, and the like for those acts or offerings which are most directly devoted to *the definite and positive effort to establish and advance God's spiritual kingdom* in the world. In many cases it may be difficult to draw a satisfactory line between contributions that are direct and those that are indirect in their result upon the enhancement of God's will in the world. But we know that some things are nearer to his heart than others, and that some efforts more directly advance his supreme cause than do others. Let us, then, refresh our minds as to the Christian ideal in giving.

### I. THE CHRISTIAN IDEAL

First comes the basal fact that all belongs to God, and all must be administered to his glory. How's hymn sums up the divine teaching:

"We give thee but thine own,  
Whate'er the gift may be.  
All that we have is thine alone,  
A trust, O Lord, from thee."

Second comes the voluntary principle. We are not under law, but under grace. Peter expresses the principle applicable to the whole range of Christian service: "not of constraint, but willingly" (1 Peter 5: 2), for it is "the cheerful giver" God loves. An unwilling act can never be a completely Christian act.

Third, the motive must be Christian—that is, the promotion of God's kingdom, which Jesus Christ came to establish. "Seek first the kingdom of God." "Whether, therefore, ye eat or drink, or whatsoever ye do, do all to the glory of God" (1 Cor. 10: 31). So when Paul enjoins, "He that giveth, let him do it with *simplicity*" (Rom. 12 : 8), he uses a word which means with singleness of mind or with *unmixed motive*. "Cast your bread upon the waters," quoted a worldly-wise Christian, "*and it will come back buttered.*" But he who gives that he may get, does not give at all; he *barters*.

## II. THE CHRISTIAN PRACTICE

When we say that since the whole life and all our possessions are to be used for God, and therefore there is no place for *giving*, we are speaking ideally, theoretically. And the statement is correct in ideal and in theory. There are two or three reasons, however, why it is both convenient and necessary to use the word *giving* in actual practice. When a piece of money is *given*, it goes outside of our immediate stewardship control, and is in that respect different from things we continue to administer. Besides, as has been already said, we are compelled to distinguish between those expenditures which are more directly, and those which are more indirectly, applied to what we may call *Kingdom* purposes. To be sure, "His Kingdom ruleth over all," but some activities are more directly effective in establishing his sway than others. For example, one may properly invest a thousand dollars in helping to develop a mine, from which may be dug a wealth of ore, the better to do the world's work, or to warm the shivering bodies of men. Or, one may invest the same amount in sending out the message of a Redeemer's love. It is a more valuable service to give men the light of eternal hope than to warm their bodies; even as character is more important than creature comforts.

Furthermore, there are expenditures which the circumstances of life (whether within or without ourselves) practi-

cally *compel* us to make. There are others, which must be impelled by the higher motives, and must be made by the more positive exercise of the Christianized will than those which by their nature are habitual or semi-selfish. For example, while money expended to feed and clothe one's own family is entirely within the range of stewardship, and should be done to the glory of God, yet money given to help feed and clothe the family of some poor unfortunate child of God, or that given to support a missionary of the Cross—these fall within the range of the *stewardship of giving*. The latter are more completely voluntary and altruistic, and therefore, in a sense, more characteristically Christian.

Again, there must be some practical way of preventing the *theory of general stewardship* from standing in the way of specific, concrete obligations. For example, it might be very easy for one to refuse to give one day in the week for rest and worship on the plea that all days are holy; to refuse to use a portion of one's income to support God's church, on the ground that one's entire fortune is God's. By such a process of thought, it would be easy, in practice, to dissipate the idea of stewardship into thin air—to substitute *stewardship in general* for *stewardship in particular*. All things are to be "holy unto the Lord"—pots, bells, vessels, everything. But we must be sure we do not use this theory to level all things *down*, rather than to level them all *up*.

### III. A CHRISTIAN SYSTEM

Assuming that a Christian acknowledges his stewardship obligations in working industriously, earning honestly, investing wisely, providing for daily needs adequately for himself and those dependent upon him, saving prudently, etc., what about giving generously to worthy causes?

In actual practice, some system is found highly beneficial, if not absolutely essential to efficient stewardship in this realm of service. Money is the representative of life, since it comes through the expenditure of life's time, talent, and energy. It is, therefore, a holy thing, and must not be administered by the method of hit or miss.

Under the Jewish system the tithe was a legal requirement. There can be no legal exaction under the Christian system. Can the tithe be made Christian? We reply, a Christian may adopt the tithe as a working method, to assist him in



meeting his obligations to that class of objects described above as more directly altruistic, missionary, and spiritual in character, and which without special willing and planning might easily be overlooked. But it must be voluntary.

Besides, it is of value to the Christian as an expedient only in case that Christian has not learned to put into practice a higher method of insuring that a fit and adequate proportion of his income shall be devoted to realization of the higher, the spiritual, purposes of God. If so adopted voluntarily as a working plan of benevolence, it may be Christian *until* by its schooling (as a self-imposed schoolmaster to bring us to the still more Christly) we are ready for a better method.

**It should not, therefore, stand in the way of the obligation clearly laid upon many to give more than a tenth;** nor impose a hardship upon those whose obligations are such that less than a tenth might be the part of true stewardship. Since most Christians have not reached the tithe stage of development, this method is commended as a practical "first lesson" in the stewardship of that part of one's wealth distinctly devoted to charitable and spiritual purposes. The legalistic tithe is Jewish. If it is to become Christian, it must be converted, regenerated, transfigured through the willing heart of love. Not the thunderings of Sinai, but the yearnings of Calvary must motivate it.

It should not become formal, ironclad, inflexible. Even the Jews had their free-will offerings, over and above the tithe. Love cannot be cabined and confined.

"Give all thou canst.

Heaven rejects the love of nicely calculated less or more."

A rose-bush in Manitoba with three stunted blossoms complained that her sister in southern California bloomed too profusely, with her gorgeous display of abounding beauty. "You are too generous—you are giving yourself too freely." "Nay, not so, for that's just the way I feel, my sister." Judas thought the woman with the ointment was prodigal. Jesus saw the heart from which it sprang, and commended the act. "Foolish widow, to give even all her living," says Mr. Worldly Wiseman. Jesus discovered in the widow's two mites a gift "more than they all."

His feet still call for the anointing as they journey up the rugged path of self-giving. He still observes the multitude as he sits over against the treasury.

### QUESTIONS

If *all* is God's what is the room for *giving*?

Must general stewardship stand in the way of specific obligations?

Can the tithe be made Christian? How?

### HELPFUL BOOKS

Weber and Hough, "The Test of Stewardship," Chapter III.

Cook, "Stewardship and Missions," Chapter V.

Fraser, "Reasons for Tithing."

## CHAPTER XII

# RESULTS OF THE PRACTICE OF STEWARDSHIP

### BIBLICAL BASIS

Malachi 3 : 7-12; 2 Corinthians 9 : 1-15

### INTRODUCTION

"Does it work?" Ours is a practical age, and we are prone to ask of any theory, or of any method proposed, whether it be in religion or business, "How does it work?" A good theory should always work well, provided it is based on a consideration of all the facts. What are the results of stewardship as they appear in actual working?

We are here in danger of laying too much stress upon the promise of blessings, which are to flow back upon the giver, and may find ourselves putting forth sordid reasons for the practice of stewardship. And yet this danger is not nearly so great as that of giving sordid reasons for rejecting it. "A bird in the hand is worth two in the bush," particularly if it be a golden eagle. This is the niggardly philosophy of some materialists.

### I. PROMISED RESULTS

All through the Scriptures the promised rewards for being faithful trustees are unmistakable and abundant.

**Rewards in this life are continually held out.** The passages furnishing the basis of our lesson are two, among many. The windows of heaven are ever ready to be opened for a blessing. (Mal. 3: 10.) The God who loves a cheerful giver "is able to make all grace abound unto you." "Honor the Lord with thy substance . . . so shall thy barns be filled with plenty." "There is that scattereth and yet increaseth, and there is that withholdeth more than is mete, and it tendeth to poverty." "The liberal soul shall be made fat." "Give, and it shall be given unto you, good measure, shaken down, pressed together, and running over."

That material blessings are promised cannot be doubted. It does not follow, however, that God will always give temporal prosperity to the faithful steward. This would be too much like an arrangement of barter and sale, and would tend to put a selfish premium upon doing our duty toward God. That he sometimes blesses abundantly even in this world's goods those that honor his lordship over their lives is true. Real stewardship makes a man industrious, reliable, and honest; it causes him to be careful against selfish extravagance, judicious in investment, and considerate of the rights of others. These are elements that make for success in business. It is not strange, therefore, that God so confidently holds out promise of success to such men, and that too without the semblance of a mere bargain struck. Some good stewards remain poor all their lives. Their reward is not in dollars and cents. Like Agassiz they have been "too busy to make money." The highest callings in life promise little material reward.

When one of the disciples, astounded at our Lord's treatment of the question of riches in relation to salvation, suggested, "Lo, we have left all, and followed thee; what then shall we have?" Jesus replied: "Every one that hath left houses, or brethren, or sisters, or father, or mother, or children, or lands for my sake, shall receive a hundredfold now in this time." (Cf. Matt. 19: 29 and Mark 10: 30.) But, interpreting our Lord's words by his own, the disciples', and our own experience, we can hardly believe he meant to promise a hundredfold of material compensation for every material gift sacrificed to him. Rewards do come in this life, however, of the higher sort. We exchange lower for higher values, some of which we receive here and now, some in the age to come.

Many a man has found out the truth of the experience of a working man, who had lived a careless, unchristian life, and starved his family on twelve dollars a week. But when he was converted and decided to devote one dollar and twenty cents a week to the Lord's cause, he testified that the family lived better on \$10.80 and God than before on twelve dollars without God. Many examples confirm the lines:

"It never was loving that emptied the heart,  
Nor giving that emptied the purse."

## II. RESULTS THAT ARE SPIRITUAL

The spiritual results of wise and faithful stewardship are of two classes: those that grow out of lives of persons helped, and those that spring up in the life of the steward himself.

**1. The people the steward serves are given a new opportunity to cultivate virtue.** Paul recognizes this in our Corinthian passage. Says he of the collection for the poor saints: "For the ministration of this service not only (a) filleth up the measure of the wants of the saints," but brings out (b) "many thanksgivings unto God," and (c) causes prayer to go up to him and the beneficiaries, and (d) to long after their benefactors "by reason of the exceeding grace of God" in them.

Here are but four of the possible virtues that may be called out from the hearts and lives of those who become the objects of loving benefaction.

**2. But the results are even more numerous and more sure for those that have done the good.** Sometimes beneficiaries are unresponsive and even grossly ungrateful, like the nine healed ones who did not turn back to give thanks to their Healer. The man of the first part is always spiritually blessed in the doing. This is the significance of that recovered text of Jesus which Paul rescued from forgetfulness and which someone has called the Lost Beatitude: "It is more blessed to give than to receive." Notice the sheer joy of it. All who have formed the habit testify to this. It is said that Jay Cook, the financier who assisted the government through the crisis of the Civil War, when responding to a worthy cause, turned to his clerk and said, "Give me fifty dollars, and charge it to the account of O. B. J." When asked who the mysterious O. B. J. might be, the banker replied, "I call my benevolence account O be joyful." This is the spirit of the recovered beatitude, and the words of Paul, "God loveth a *cheerful* giver"; and the word *cheerful* is our word hilarious. Would it not be great if Christian givers, as a rule, could get more real, joyous, rollicking, holy fun out of all our benefactions?

**Stewardship enlarges the soul of the giver.** The acquisitive impulse will make the money; the distribution will make the man. Acquisition without distribution dissipates the manhood. Lord Byron said that "commerce fills the purse,

but clogs the brain." Commerce without the sense of obligation to God and one's fellows may not only clog the brain, but sell the soul into bondage.

Loring Brace went to A. T. Stewart, the great merchant prince, and told him that his splendid conception of a gigantic lodging-house for working girls was doomed to failure, for it was too much on the lines of a huge department-store rather than the effort to reproduce the real home life for the young women.

Stewart's mind had been for so many years working along a single line that when he really wished to foster a great benefaction he did not know how. Our methods of using this world's goods may make us or unmake us. Judas carried the bag; but as the purse grew larger, his soul grew smaller till he sold out for thirty paltry pieces of silver. Hear the jingle:

"There was a little man,  
And he had a little soul;  
His affections were made of tin, tin, tin."

### III. THE ADVANCEMENT OF THE KINGDOM

God has made the success of his kingdom to depend upon the way his people administer the trust of life and possessions. The man whose whole self is held in trust for God is the best argument for the truth of the gospel. The South Sea Islanders had seen many Englishmen before the good Bishop Patteson went among them. Some of these had gone to their land to exploit the natives, while the missionary went to help them. After the people became acquainted with the devoted minister, one of the natives remarked, "There are two kinds of gentlemen—*gentlemen* gentlemen and *pig* gentlemen." Some went out to make a living, Patteson to give a life and to save lives. On such characters does the progress of the Kingdom depend.

Napoleon declared, "that an army, like a snake, moves on its belly." There must also be, as it were, a commissary department for the Lord's army. Financial resources are necessary in conducting the campaign in a world like this. Stewardship recognized by the vast host of professed Christians would result in hastening the advent of the Kingdom beyond our power to estimate.

## QUESTIONS

What sort of rewards are held out to the true steward?

What are some of the spiritual rewards?

What are some of the punishments for recreant stewardship?

How may God's Kingdom be advanced by the practice of stewardship?

## HELPFUL BOOKS

Cushman and Bellerger, "Adventures in Stewardship."

Stephenson, "The Business Relation between God and Man," Chapter VI.

Robinson, "Stewardship Stories."

# CHAPTER XIII

## METHODS OF PROMOTING STEWARDSHIP

### BIBLICAL BASIS

Deuteronomy 6 : 4-9; Matthew 28 : 19, 20; Galatians 6 : 6-10

### INTRODUCTION

We have learned that life is stewardship; that this interpretation of life is based on the Scripture teaching that we are God's both by creation and redemption, and that it covers, therefore, the entire range of one's life's activities and resources—personality, time, talent, prayer, influence, energies, possessions—life in all its fulness. The practical question remains, What are the methods by which the sense of the obligation of stewardship may be promoted? It is not born in a man. Self is first on the ground. The babe pulls everything toward itself. Its habits of acquisitiveness are soon formed; the positive virtues of altruism must be painfully acquired. One of the most highly prized by the Jews of all the words of the Mosaic law are those which suggest our first answer to the above question. It is, *the child*.

### I. BEGINNING WITH THE CHILDREN

The words of Deuteronomy (6 : 4, 5) (called the *Shema* because they begin with that Hebrew word rendered *Hear*) were those placed upon the arms and foreheads by the Pharisees, who made broad their phylacteries. Those words were placed in the little box (*Mesusah*) nailed to the doorposts; and the little children passing through the doors in their parents' arms were taught to kiss the passage: "Hear, O Israel, Jehovah our God is one Jehovah, and thou shalt love Jehovah thy God with all thy heart, and with all thy soul, and with all thy might. . ." "Teach them diligently unto thy children" (ver. 7). Children are naturally religious



## METHODS OF PROMOTING STEWARDSHIP

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n the sense that, with the proper stimulus, they readily and naturally respond to God. In this way alone the native selfishness is expelled by a new and higher affection. These two impulses struggling for the mastery may seem for a time to be in deadlock, as with the little boy who, seeing some nice big red apples for sale, asked his mother that he might buy one of them for grandma. Taking it triumphantly into the room of the old lady, he exclaimed: "Oh, Grandma, sn't this a bee-u-tiful apple? Now, will you eat it, or shall I?"

Boys and girls must be taught not only to recognize their stewardship but to acknowledge it; for there is a difference. Recognition is mental; acknowledgment is affectional and practical. "If ye know these things, happy are ye if ye do them." First, there must be "the willing mind," said the postle to the Corinthians, when he was writing to them upon their duty of contributing to the needy saints. He also admonished that it was necessary that they "complete the doing of it."

Children are often trained badly by not being allowed to have their own part early in the offerings made to the Lord. Parents, especially fathers, will frequently "give for the entire family," since this is, supposedly, a more convenient way. But it disregards the value of the law of habit. Children should at early age be given an appropriate sum, which they should be taught to administer for God. To give a child "a penny to carry to Sunday school" is a poor method of teaching him the fine art of stewardship, particularly when the most familiar hymn he uses is, "Hear the pennies dropping, dropping."

The habit of penny-dropping is formed, and the adult mind, alas, too often finds it hard to think beyond the penny scale of benevolence learned so thoroughly in Sunday school.

On the other hand, stewardship learned early will not be forgotten, and will yield abundant fruitage in mature life. Doctor Agar tells of a little girl in an Eastern city, who was led to Christ by a deacon, who promptly taught the young convert that she must be a steward of all her life. "In a perfectly natural way she now acknowledges God with the firstfruits of her increase, of time, energy, talents, as well as money. As a direct result of this stewardship, about twenty have so far found Christ as Saviour."

### II. LIFTING UP THE EYES

If we would cultivate the sense of stewardship, we must learn the method of the Master when he saw the multitudes of needy souls "like sheep without a shepherd." He had compassion on them; then turning to his disciples bade them lift up their eyes and behold, and enter with him into that divine compassion. Then he bade them pray that the Lord of the harvest would send forth laborers. Then he said, "Go ye." See, feel, pray, go—this was the order. The sense of obligation to God must constantly be refreshed and reinforced by the recognition of human need. The cry of humanity is the call of God. Much is said in our day about the *survey*. It was the Master's method to "look on the fields, already ripe to harvest." Ignorance of the world's needs is disloyalty to the world's Saviour. After two thousand years of Christian teaching, most of the world is still pagan. After a bloody devastating war, millions, like Ethiopia, are stretching out their hands.

### III. LEARNING TO THINK IN LARGE TERMS

An English statesman a few years ago counseled his countrymen to "learn to think imperially." The true trustee for God never thinks in smaller terms than the *Kingdom of God*. To his own church he must be faithful; to his own denomination he should be loyal; but his horizon is as broad as is the will and reign of God. "Go disciple all the nations." The greatest danger some Christians have is not that they will be bad, but that they will be *little*; that their thoughts will be confined to narrow limits, their affections be provincial, their efforts paltry. The world of business thinks in billions, where once it thought in thousands. The church must learn so to think in terms of world conquest as to meet the gigantic task with commensurate impact and power. Kingdom business has been called "the biggest of big business." "No pink-tea methods will carry on a world war." Real soldiers must wage real warfare.

Think of a handful of poor, unlearned, uninfluential Galileans—without money enough to finance a modern revival, without sufficient learning to prevent sneering comments of the crowds, without influence enough to keep them out of jail—think of these being commissioned by the Master

to go out and take the world for him. (Matt. 28: 19, 20.) Today the disciples in number are a great host, with wealth, learning, influence. It is estimated that if the Christian people of America would tithe their wealth, four billions a year would easily be available for aggressive Kingdom purposes.

### IV. WORKING A METHOD

Methods never work themselves. They must be worked. The method, therefore, can never be a substitute for the man. But with most men method is necessary for assured and adequate results.

"I am a business man—sometimes making, sometimes losing; sometimes making more, sometimes less. How can I set apart a definite proportion of my fluctuating income?" Where there is a will, is there not a way? Could not a fair approximation be made? Does one not make out his income-tax returns? If one were offered a bonus of ten per cent on all his earnings, would he not take pains to find out how much he made? No guesswork with God. No crooked work with God.

As our lesson passage declares, "God is not mocked, for whatsoever a man soweth, that shall he also reap." He that sows sparingly reaps sparingly. He that sows flesh, reaps flesh. He that sows to the Spirit, reaps fruits of the Spirit. (Gal. 6: 6-10.) "Own up, sign up, pay up." Be concrete. But the method must not be mechanical and legalistic, but vital. It should have in it the possibility of adaptation and growth—the reasonable certainty of leading us to something even better still in the high privilege of stewardship.

**Without method, one is likely to give, not the first-fruits, but the last dregs.** "Seek first the Kingdom of God." On this principle all method must be built. As Doctor Jowett well says: "The lack of principle makes any life a thing of tags and ends, of shreds and patches; it is consistent principle which makes life a vesture without seam. No sovereign principle, no steady stream of service. . . If there be no abiding principle, life will be characterized by moral spasms, by feverish eruption, by arbitrariness and caprice. . . It is in loyalty to him that we find the source of Christian liberality and sacrifice. 'We love him because he first loved us.'"

### QUESTIONS

Is liberality born in us, or must it be acquired?

Where must teaching begin?

What is the place of observation and knowledge in stewardship?

What is the large, the all-inclusive term for God's work?

Explain the importance of method.

### HELPFUL BOOKS

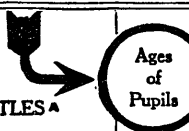
"The Experience of Three Baptist Churches," Board of Promotion.

Cook, "Stewardship and Missions," Chapter VII.

Lovejoy, "A New Dynamic in World Conquest."



# ORGANIZATION CHART

| Course Numbers   | COURSE TITLES        | Ages of Pupils | S. S. DEPTS. |              | S. S. Divisions | Public School Div. |
|--|---|----------------|--------------|--------------|-----------------|--------------------|
|  |   |                | New Grouping | Old Grouping |                 |                    |
| Beginners  | The Little Child and the Heavenly Father<br>A two-year course (104 lessons) for kindergarten children | 4<br>5         | Beginners    | Beginners    | Children        | Kindergarten       |
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| II   | Stories About God's Helpers   | 7              | Primary      | Primary      |                 |                    |
| III  | Stories About God's Will  | 8              |              |              |                 |                    |
| IV   | Stories of the Long Ago   | 9              |              |              |                 |                    |
| V  | Old Testament Stories   | 10             | Junior       | Junior       |                 |                    |
| VI   | New Testament Stories   | 11             |              |              | Young People    |                    |
| VII  | The Great Leader  | 12             |              |              |                 |                    |
| VIII   | Old Testament Leaders   | 13             | Intermediate |              |                 |                    |
| IX   | New Testament Leaders   | 14             |              | Intermediate |                 |                    |
| X  | The Life of Christ  | 15             |              |              |                 |                    |
| XI   | The Life of the Christian   | 16             | Senior       |              |                 |                    |
| XII  | The World a Field for Christian Service   | 17             |              |              |                 | College            |
| ELECTIVE COURSES<br>Old Testament Times<br>New Testament Times<br>The Bible and Social Living<br>Christ and the Nations<br>Christian Stewardship<br>Other Courses in Preparation |   | 18 to 23       | Young People | Senior       |                 |                    |
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